

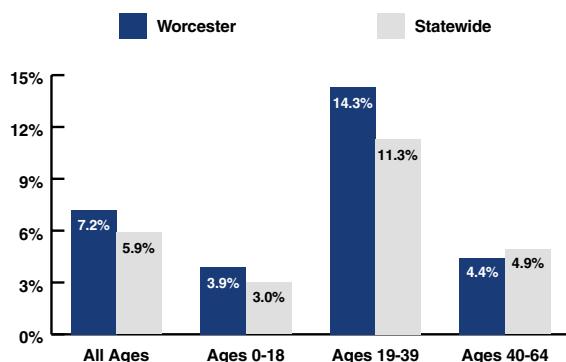
## Health Insurance Status of Worcester Residents

*This monograph reports findings on Worcester residents from the Division of Health Care Finance and Policy's 2000 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status among Worcester residents and their health related utilization relative to the statewide population are highlighted. The oversample of urban area residents was conducted between July and December 2000. Data were collected on 461 households and 1,188 individuals residing in the Worcester area. The sampling method and survey design replicated the statewide survey, using a computer-generated random list of telephone numbers by specific area code and exchange combinations in Worcester. Survey question responses were weighted to reflect population estimates for Worcester.<sup>1</sup>*

**Source of Insurance.** Similar to statewide findings, most Worcester residents receive health insurance coverage through their employer<sup>2</sup> (76.7%). But while Medicaid provides health care coverage for 12.1% of non-elderly residents statewide, 18.2% of non-elderly Worcester residents are covered by Medicaid.

**Age.** More than 7% of Worcester residents are uninsured. While higher than the state rate of 5.9%, Worcester has the lowest uninsured rate of the five urban areas sampled. Worcester adults ages 19 to 39 are the most likely to be uninsured, 14.3% (see Figure 1). Although

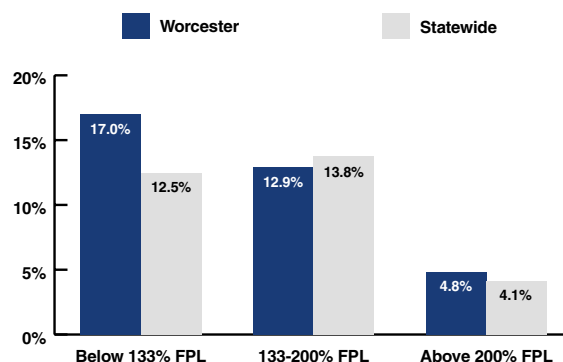
**Figure 1**  
Non-Elderly Uninsured in Worcester within Age Group



Worcester has a slightly higher percent of uninsured children (3.9%) than the state rate of 3%, it has one of the lowest rates of uninsured children among the five urban areas.

**Income.** Uninsured Worcester residents are more likely to live in low-income households<sup>3</sup> (50.9%) than are the uninsured statewide (43.1%). Compared to state results, Worcester has a higher rate of uninsured residing in poor households,<sup>4</sup> but a similar rate of uninsured residing in households with income between 133% and 200% of the federal poverty level (see Figure 2).

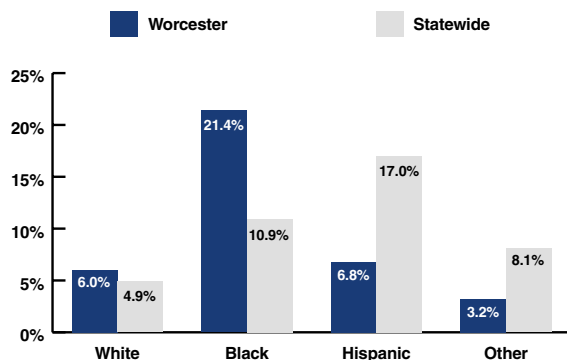
**Figure 2**  
Non-Elderly Uninsured in Worcester within Income Category



**Race.** Unlike state results, black residents of Worcester are more likely to be uninsured than other racial or ethnic groups in Worcester. Relative to the statewide rate of uninsured blacks (10.9%), blacks in Worcester are almost twice as likely to be uninsured (21.4%). Equally notable, Worcester Hispanics are much less likely to be uninsured (6.8%) than Hispanics statewide, 17% (see Figure 3).

**Knowledge of Health Programs.** Over 79% of uninsured adults in Worcester are aware of MassHealth (the Massachusetts Medicaid program), compared to 85.8% awareness among uninsured adults statewide. Similarly, the Uncompensated Care Pool, commonly known as Free Care, is nearly as recognized in Worcester (39%) as it is across Massachusetts, 42.5%.

**Figure 3**  
**Non-Elderly Uninsured in Worcester**  
**within Racial/Ethnic Category**



*Employment.* The percent of employed uninsured adults in Worcester (76.5%) is higher than the state rate of 71.7%. Similarly, while 25.4% of working uninsured in Massachusetts report that they are eligible for health insurance through their employer, a higher rate of working uninsured in Worcester (36.8%) report that they are eligible. As with state findings, however, the eligible working uninsured in Worcester are more likely to work in small firms (61.5%) than large firms (38.5%). In Worcester, only 46.1% of working uninsured report “cost” as their primary reason for being uninsured compared with 70% statewide. In contrast, most working uninsured in Worcester (53.9%) report “other” as their reason for being uninsured.<sup>6</sup>

Consistent with statewide trends, working insured in Worcester are almost one and a half times more likely to work for the same employer for more than a year (82.9%) than are the working uninsured (59%). The working uninsured in Worcester are far more likely to work part-time than the working insured (45% versus 15.7%). Although working uninsured in Worcester are more likely to be self-employed than the working insured, they are less likely to be self-employed than working uninsured statewide.

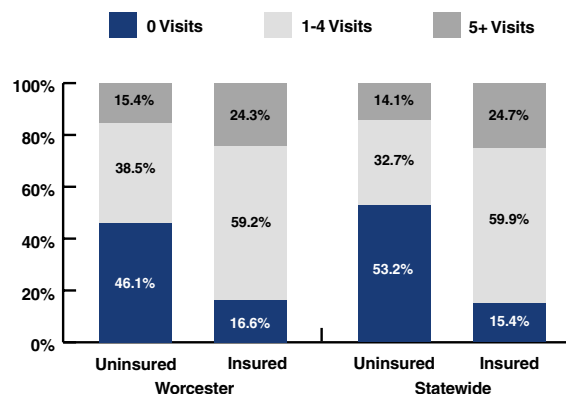
### Access and Utilization

Consistent with statewide findings, the survey data indicate that uninsured adults in Worcester are more likely to rate their own quality of health as fair to poor and are less likely to utilize health care services such as doctor visits, than are insured adults. While similar rates (about 30%) of uninsured and insured adults in Worcester report having a chronic medical condition lasting three months or more, 21.8% of uninsured adults report that they’ve never visited a doctor for treatment compared to only 4.7% of insured adults with a chronic illness. Similarly, 50% of these uninsured adults have not taken a prescription for their illness compared to only 21.5% of these insured adults.

In Worcester, the disparity in utilization between insured and uninsured adults is smaller than it is statewide. While insured adults statewide are almost twice as likely to visit a doctor as are uninsured adults, insured adults in Worcester are one and a half times

more likely to visit a doctor than are uninsured adults, 83.4% versus 53.9% (see Figure 4). As with statewide findings, uninsured adults in Worcester are more likely to visit the emergency room than are insured adults, 38.5% versus 26.3%.

**Figure 4**  
**Non-Elderly Adults in Worcester**  
**by Insurance Status and Physician Office Utilization**



### Summary

While uninsured residents of Worcester have similar characteristics relative to the uninsured statewide, there are also some interesting differences. In Worcester, the black population is more likely to be uninsured and the Hispanic population is less likely to be uninsured than are their counterparts statewide. Employment characteristics of the uninsured also vary. Similar to statewide findings, the majority of uninsured in Worcester are employed. However, the working uninsured in Worcester are more likely to be eligible for health insurance through their employers than are working uninsured statewide. Furthermore, working uninsured in Worcester are far less likely to work full-time than are the working insured. Highlighting differences and similarities among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured populations learn about potential health coverage options.

1. Roman, Anthony M. “Survey of Insurance Status 2000 Methodological Report.” Center for Survey Research, University of Massachusetts, Worcester, April 2001. [www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf](http://www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf)
2. Employers providing health insurance coverage includes coverage provided by the military (i.e., Champlus or Veteran’s Administration), a group purchaser (i.e., labor union, professional association), and past employers.
3. Low-income households have income at or below 200% of the federal poverty level.
4. Poor households are defined as households with income at or below 133% of the federal poverty level.
5. Small firms are defined as businesses having 49 or less employees and large firms are defined as businesses having 50 or more employees.
6. The DHCFP Health Insurance Status of Massachusetts Residents Survey does not capture specific reasons for not having health insurance beyond “other.”